

FOR IMMEDIATE RELEASE  
Wednesday, October 18, 2006

Contact:

**MDA Clarifies Grant Application Procedure  
For Homeowners Who Sold Their Homes**

(Jackson, Mississippi) -- The Mississippi Development Authority Homeowner Assistance Program (MDA/HAP) has clarified the grant application procedure for eligible homeowners who have sold their homes since August 29, 2005. These procedures provide eligible homeowners with a means to meet the requirements necessary to receive an HAP grant, even if they have sold their homes.

HAP grant eligibility requires that all homeowners attach a covenant to their damaged property. These covenants are to be attached permanently to the property in order to reduce the chances of severe flood damage in the event of another major hurricane and to ensure that the property has ample flood insurance coverage in the future.

These covenants require homeowners to:

- Obtain and maintain flood insurance on their property;
- Rebuild or repair their homes in accordance with all applicable building codes and local ordinances; and
- If rebuilding, do so in accordance with FEMA advisory flood elevations.

The newly outlined HAP procedures provide homeowners who have sold their homes with a way to meet these requirements. Specifically, if an eligible homeowner who sold his or her home obtains a voluntary covenant agreement from the current property owner, the original homeowner may thereby meet the grant requirement that a covenant be attached to the damaged property.

MDA has sent notification letters to known homeowners who sold their homes and are eligible for the grant program informing them of these procedures. However, MDA encourages all homeowners who sold their homes after Hurricane Katrina and who believe they are eligible for the HAP to go to their nearest service center, regardless of whether they have previously applied for an HAP grant. The service centers will provide these homeowners with the necessary documents and instructions to enable them to obtain the required covenant agreement from the current owner and any current lien holders and lenders with a legal interest in the property. In addition, any homeowners who are eligible for an HAP grant but have not applied previously because they had sold their homes may apply for the grant at the service center.

In addition, the MDA has established special booths within its service centers, where staff, including notaries, will provide support to applicants in understanding this process. There are three service centers located on the coast at the following locations for your convenience:

<b>Service Center</b>	<b>MDA Representative</b>	<b>Legal Assistance</b>
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Jackson County Service Center Singing River Mall 2800 US Highway 90 Suite 1382 Gautier, MS 39553	Monday - Friday 10am – 6pm	Monday, Wednesday, Friday 10am – 2pm
Harrison County Service Center Prime Outlets – Gulfport 10000 Factory Shops Blvd Gulfport, MS 39505	Monday - Friday 10am – 6pm	Tuesday and Thursday 10am – 2pm
Hancock County Service Center Bay St. Louis, MS	Monday – Friday 10am-6pm	

Staff at the service centers can answer any questions regarding HAP eligibility requirements, including those pertaining to homeowners who have sold their homes. In addition, more information about the HAP can be found online at [www.mshomehelp.gov](http://www.mshomehelp.gov).